IN THE UNITED STATES DISTRICT COURT FOR THE DISTRICT OF MARYLAND NORTHERN DIVISION

BARBARA	GEMMILL	

CLAN

Plaintiff

v.

Civil Action No.: AMD 02-3110

UNUM LIFE INSURANCE COMPANY OF AMERICA

Defendants

STIPULATION OF DISMISSAL WITH PREJUDICE

The Plaintiff and the Defendant, by their undersigned attorneys, hereby stipulate and agree that this matter shall be dismissed with prejudice.

Wendy L. Shiff

Salsbury, Clements, Bekman, et al.

300 W. Pratt Street, Suite 450

Baltimore, MD 21201 (410) 539-6633

Attorneys for the Plaintiff

J. (Snowden Stanley Jr. (Bar No.: 00059)

Semmes, Bowen & Semmes

250 W. Pratt Street Baltimore, MD 21201 (410) 539-5040

Attorneys for Defendant

ORDER

The above-referenced matter is hereby dismissed with prejudice.

Date Jan. 10, 2003

Judge, United States District Court For the District of Maryland

(B0309669.WPD;1)